

Accident Fixed-Benefit

For agent use only. Not for distribution to customers.

Allstate Health Solutions is a marketing name for products underwritten by National Health Insurance Company, Integon National Insurance Company and Integon Indemnity Corporation.

© 2023 Allstate Insurance Company. www.allstate.com or allstatehealth.com.



Allstate
HEALTH SOLUTIONS

Overview

Why Accident Fixed-Benefit?

Plan design

Plan details

Resources



Why Accident Fixed-Benefit?



Plan for the unexpected

2.5 million of Americans are hospitalized due to injuries each year¹

26.9 million of Americans are treated for injuries in emergency departments each year¹

- Average medical cost for ER treatment is \$35,065²

¹Source: https://www.cdc.gov/injury/wisqars/overview/cost_of_injury.html

²Source: https://wisqars.cdc.gov:8443/costT/cost_Part1_Finished.jsp



Accident Fixed-Benefit highlights



Easy to obtain

- Guaranteed issue; no health questions

Easy to understand

- Set cash benefits for each covered injury and service
- No deductibles, coinsurance, copays, or preauthorization to worry about

Easy to use

- Customers can use cash benefits any way they need

Easy to keep

- Affordable and renewable



Plan design

Benefits

LIFE Association
membership



Accident Fixed-Benefit overview



Pays set, cash benefits for each covered injury or service:

- On top of benefits from any other plan
- With no waiting period
- No matter what doctor or hospital is chosen
- No matter how many accidents occur; no overall annual or lifetime limits

Note: THIS PLAN PROVIDES LIMITED BENEFITS.



Plan benefits

Covered treatment & services	Benefit amount
Hospital room & board	\$750 per day, subject to a 30-day maximum
Inpatient hospital services	\$750 per day, subject to a 15-day maximum
Ancillary hospital charges ³	\$150 per treatment or service, up to 5 treatments or services
Outpatient surgical expenses	\$250 per visit, subject to a 5-visit maximum
Physician	\$50 per visit, procedure or consultation, subject to 8 visits ³ , procedures or consultations
Medical equipment rental, services & supplies, artificial instruments, & rehabilitative braces & application	\$100
Dental ³	\$200
Eyeglasses, contact lenses, and hearing aids	\$50
Rehabilitation	\$150
Maximum benefit amount	\$15,000 per covered accident

Note: THIS PLAN PROVIDES LIMITED BENEFITS. | ³Benefit amounts vary in NJ and TN, please refer to state-specific Schedule of Benefits for exact amounts.



Plan benefits

Covered treatment & services		Benefit amount
Injury – must occur within 30 days of the covered accident		
Concussion		\$100
Dislocation ⁴	Hip , knee, wrist, elbow, ankle, shoulder blade, collarbone, or jaw	\$500
Fracture ⁴	Hip, neck, skull – <i>excluding nose, lower jaw & teeth</i>	\$2,500
	Pelvis – <i>excluding coccyx & sacrum</i>	\$1,500
	Thigh, lower leg, upper arm, forearm, shoulder blade	\$1,500
	Elbow, heel, lower jaw, collarbone, wrist, kneecap, hand & foot – <i>excluding fingers, thumb, toes, heel, & ankle</i>	\$1,000
	Vertebrae – <i>each</i> ; vertebral arch – <i>excluding coccyx</i>	\$1,500
	Sternum – <i>breastbone</i>	\$1,500
	Cheekbone	\$300
	Coccyx	\$300
	Ribs – <i>each</i>	\$500
Ambulance ⁵	Ground	\$200 per trip per covered accident (<i>subject to a 2-trip maximum</i>)
	Air	\$3,000 per trip per covered accident (<i>subject to a 1-trip maximum</i>)
Maximum benefit amount		\$10,000 per covered accident

Note: THIS PLAN PROVIDES LIMITED BENEFITS. | ⁴Fracture and dislocation benefits vary in NH, please refer to state-specific Schedule of Benefits for exact amounts. | ⁵In CT, the ambulance benefit will be paid based on the CT Department of Health’s determined rate.



Plan benefits

Covered treatment & services	Benefit amount
Emergency room	\$250 per day, per covered accident
Maximum Benefit Period	1 day

Note: THIS PLAN PROVIDES LIMITED BENEFITS.



Plan benefits Accidental Death & Dismemberment

Covered conditions	Percentage of \$50,000 benefit amount
Loss of both hands, both feet, or entire sight in both eyes	100%
One hand and/or one foot	50%
One hand or one foot and entire sight in one eye	50%
Entire sight in one eye	25%
Speech or hearing in both ears	50%
Hearing in one ear	25%

Note: THIS PLAN PROVIDES LIMITED BENEFITS.



LIFE Association membership

Identity Theft & Security Center

- Helps you and your family, including children, avoid identity theft
 - Featuring Restoration Rescue® service at no additional cost
 - Reimbursement for replacing lost or stolen documents, up to a maximum \$250 per primary account, per lifetime

Other services include:

- Member travel advantages
- Consumer protection services
- Monthly e-healthcare newsletter
- Retail and eGift card savings
- Dining and entertainment discounts
- Auto service discounts and more

Note: LIFE Association membership benefits may vary by state. Lifestyle and wellness benefits and discounts are not insurance. The agent and Allstate Health Solutions may receive financial compensation in connection with membership fees.



Plan details

Eligibility

State availability

Limitations & exclusions

Enrollment & payment



Eligibility



Primary applicant

- Ages 18 through 64 at the time of application
- Dependent children up to age 25 on parent's plan

No child-only policies

Renewable to age 70





Limitations & exclusions



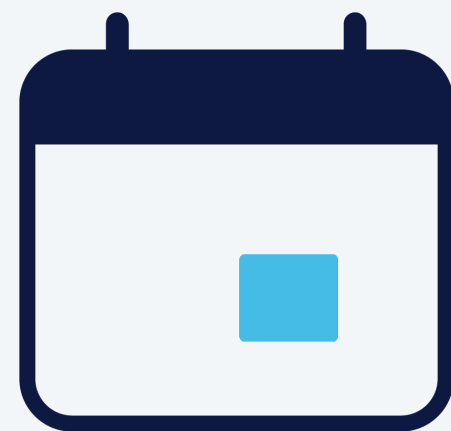
Some limitations and exclusions include⁶:

- Intentional self-inflicted injuries
- Illness, disease, or conditions that are not caused by a covered accident
- Elective or cosmetic surgeries
- Loss resulting from being legally intoxicated or under the influence of alcohol or illegal drugs
- Racing a vehicle or testing a vehicle on any raceway/speedway
- Active duty service members in any armed forces

⁶This is **NOT** a comprehensive list of exclusions. Please refer to the product brochure for a more comprehensive list. Always refer to the policy contract for a complete listing.



Enrollment & payment



Enrollment

Any date between the 1st and the 31st
Can be as soon as the next day



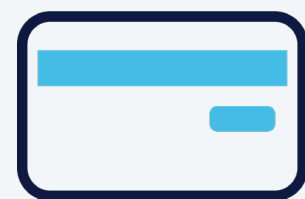
Initial payment

Any date between time of application and before effective date



Recurring payment

Can occur between the 1st and 28th of the month



Form of payment

EFT
Visa, MasterCard, or Discover



Resources

Agents
Members



Resources



Shop Insurance ▾Existing CustomersAgents & BrokersContact Us

get a quote

health solutions for
individuals, seniors and
businesses.

get a quote



Visit us on the web at: **AllstateHealth.com**



Resources agents



Shop Insurance ▾Existing CustomersAgents & BrokersContact Us

get a quote



[Agent tools and information](#)
Support your business with our online tools and YouTube videos



[Explore coverage options for individuals](#)
Help your clients choose the right coverage to meet their needs



[Work with Allstate Health Solutions](#)
Join our community of 50,000+ broker partners and start building your portfolio



[Marketing Materials](#)
The one stop spot for plan brochures, flyers & trifold. Leverage these tools to build your book of business

broker partners

whether you spe
Solutions is here

get appointed

IndividualsBusinesses



Resources members



Shop Insurance ▾Existing CustomersAgents & BrokersContact Us

get a quote

[Find doctors and facilities for your plan](#)

existing customers

finding the affordable way to stay on the right road. But now that you're here, it's time to get going.

[View general policy documents](#)

[Submit a claim](#)

Individuals & SeniorsBusinesses / Government

[View your policy on myallstatehealthsolutions.com](#)



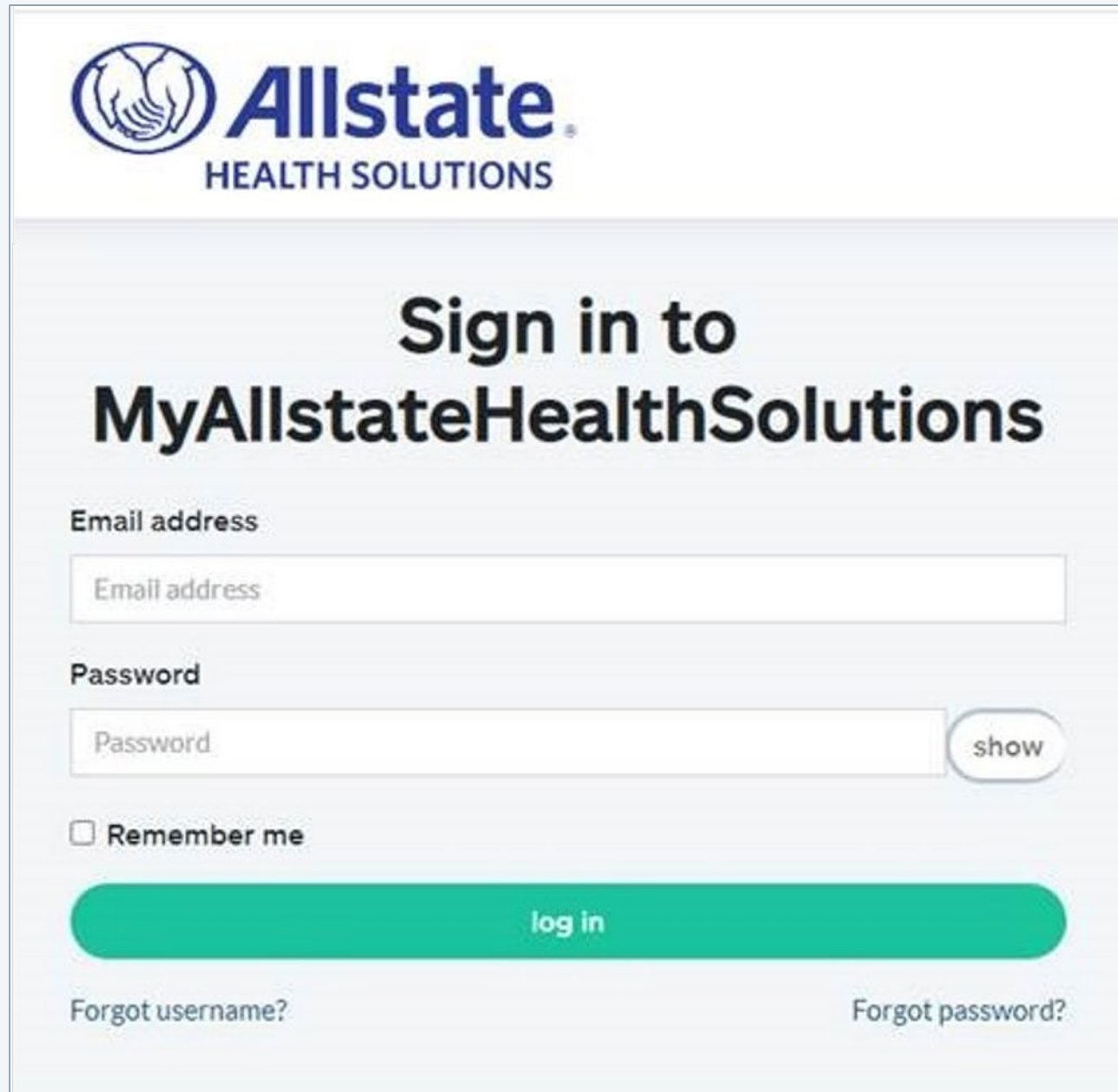
Resources member portal

Access using following link:

- MyAllstateHealthSolutions.com

Members sign in to:

- View policy documents
- Check current and past payments
- Check current payment method
- Download temporary ID cards



The screenshot shows the sign-in page for the Allstate Health Solutions member portal. At the top is the Allstate Health Solutions logo. Below it, the text "Sign in to MyAllstateHealthSolutions" is displayed. The form includes an "Email address" field, a "Password" field with a "show" button, a "Remember me" checkbox, and a green "log in" button. At the bottom, there are links for "Forgot username?" and "Forgot password?".



Recap Accident Fixed-Benefit



Cash benefit to help with the unexpected



Easy to understand and use



Large number of covered benefits



Pick any doctor or hospital



Accidental Death & Dismemberment



Available in almost every state

Why Allstate Health Solutions?



- Roots back to 1939
- Given an A+ rating by AM Best
- Specialist in both Short Term Medical and supplemental insurance plans



Questions?

Email:

NGAHTraining@NGIC.com

